

09/481,766

IN THE CLAIMS

1-35. (canceled)

36. (previously presented): An automated teller machine (ATM) system, comprising:

a first ATM including (i) at least one data storage device, and (ii) a relational database management system for maintaining a relational database which is stored on the data storage device, and which contains information about each customer in a first set of customers who frequent the first ATM to conduct transactions at the first ATM;

a second ATM including (i) at least one data storage device, and (ii) a relational database management system for maintaining a relational database which is stored on the data storage device, and which contains information about each customer in a second set of customers who frequent the second ATM to conduct transactions at the second ATM;

a transaction processing system for (i) processing transactions conducted by the first set of customers at the first ATM, (ii) processing transactions conducted by the first set of customers at the second ATM, (iii) processing transactions conducted by the second set of customers at the first ATM, and (iv) processing transactions conducted by the second set of customers at the second ATM; and

a data warehouse including (i) means for collecting and storing customer information from each transaction processed by the transaction processing system, (ii) means for transmitting to the first ATM information about any transaction conducted by the first set of customers at the second ATM, and (iii) means for transmitting to the second ATM information about any transaction conducted by the second set of customers at the first ATM.

37. (previously presented): An ATM system of claim 36, wherein each of the ATMs includes means for capturing detailed data about a customer's interaction for use both locally at the ATM and globally at the data warehouse.

09/481,766

38. (previously presented): An automated teller machine (ATM) system, comprising:

a first ATM including a data storage device and a relational database management system for maintaining a relational database stored on the data storage device, the relational database containing customer information about a first set of customers, where each customer in the first set of customers frequents the first ATM;

a second ATM including a data storage device and a relational database management system for maintaining a relational database stored on the data storage device, the relational database containing information about a second set of customers, where each customer in the second set of customers frequents the second ATM;

a transaction processing system for processing transactions conducted at the first and second ATMs; and

FE
a data warehouse including (i) means for communicating with the transaction processing system to retrieve transactions executed at the first and second ATMs, and (ii) means for synchronizing customer information between the data warehouse and each of the first and second ATMs thereby enabling the first ATM to obtain information about transactions conducted by the first set of customers at the second ATM, and enabling the second ATM to obtain information about transactions conducted by the second set of customers at the first ATM.

39. (previously presented): An automated teller machine (ATM) system comprising:

a first ATM including (i) means for receiving a card from an ATM customer to identify the ATM customer before allowing the ATM customer to carry out an ATM transaction at this ATM, (ii) a local data storage device which stores a local relational database which stores customer-specific information each time the ATM customer frequents this ATM to carry out an ATM transaction at this ATM, (iii) an executable local relational database management system (RDBMS) for, when executed, updating the customer-specific information stored in the local relational database stored in the local data storage device of

09/481,766

this ATM, and (iv) a local processor for executing the RDBMS to update the customer-specific information stored in the local relational database stored in the local data storage device of this ATM each time the ATM customer carries out an ATM transaction at this ATM;

1
F
a second ATM including (i) means for receiving a card from the ATM customer to identify the ATM customer before allowing the ATM customer to carry out an ATM transaction at this ATM, (ii) a local data storage device which stores a local relational database which stores customer-specific information each time the ATM customer frequents this ATM to carry out an ATM transaction at this ATM, (iii) an executable local relational database management system (RDBMS) for, when executed, updating the customer-specific information stored in the local relational database stored in the local data storage device of this ATM, and (iv) a local processor for executing the RDBMS to update the customer-specific information stored in the local relational database stored in the local data storage device of this ATM each time the ATM customer carries out an ATM transaction at this ATM;

a transaction processing system for processing each ATM transaction carried out by the ATM customer at the first ATM and for processing each ATM transaction carried out by the ATM customer at the second ATM; and

a data warehouse system including (i) means for uploading from the local data storage device of the first ATM at least some customer-specific information associated with ATM transactions which have been carried out by the ATM customer at the first ATM, and (ii) means for downloading to the local data storage device of the second ATM the at least some customer-specific information which has been uploaded from the local data storage device of the first ATM to update the customer-specific information stored in the local relational database stored in the local data storage device of the second ATM so that the ATM customer can be more effectively served at the second ATM when the ATM customer carries out an ATM transaction in the future at the second ATM.

09/481,766

40. (previously presented): An automated teller machine (ATM) system comprising:

a first ATM including (i) means for receiving a card from an ATM customer to identify the ATM customer before allowing the ATM customer to carry out an ATM transaction at this ATM, and (ii) means for providing customer-specific information associated with the ATM transaction when the ATM customer carries out the ATM transaction at this ATM;

a second ATM including (i) means for receiving a card from the ATM customer to identify the ATM customer before allowing the ATM customer to carry out an ATM transaction at this ATM, (ii) a local data storage device which stores a local relational database which stores customer-specific information each time the ATM customer frequents this ATM to carry out an ATM transaction at this ATM, (iii) an executable local relational database management system (RDBMS) for, when executed, updating the customer-specific information stored in the local relational database stored in the local data storage device of this ATM, and (iv) a local processor for executing the RDBMS to update the customer-specific information stored in the local relational database stored in the local data storage device of this ATM each time the ATM customer carries out an ATM transaction at this ATM;

a transaction processing system for processing each ATM transaction carried out by the ATM customer at the first ATM and for processing each ATM transaction carried out by the ATM customer at the second ATM; and

a data warehouse system including (i) means for retrieving from the first ATM the customer-specific information associated with the ATM transaction which has been carried out by the ATM customer at the first ATM, and (ii) means for downloading to the local data storage device of the second ATM the at customer-specific information which has been retrieved from the first ATM to update the customer-specific information stored in the local relational database stored in the local data storage device of the second ATM so that the ATM customer can be more effectively served at the second ATM when the ATM customer carries out an ATM transaction in the future at the second ATM.

09/481,766

41. (previously presented): An automated teller machine (ATM) for enabling an ATM customer to carry out an ATM transaction, the ATM comprising:

means for receiving a card from an ATM customer to validate identity of the ATM customer before allowing the ATM customer to carry out an ATM transaction;

at least one local data storage device which stores a local relational database which stores information on each ATM customer that frequents this ATM to carry out an ATM transaction so that each of these ATM customers can be more effectively served whenever the particular ATM customer carries out an ATM transaction at this ATM; and

an executable local relational database management system (RDBMS) for, when executed, maintains the local relational database.
